



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

David P. Maher

Attorney Docket No: 112770 CON

Serial No.: 09/521,685

:Art Unit:

Filed: 03/09/2000

:Examiner:

Title: A METHOD AND APPARATUS USING DIGITAL CREDENTIALS AND OTHER
ELECTRONIC CERTIFICATES FOR ELECTRONIC TRANSACTIONS

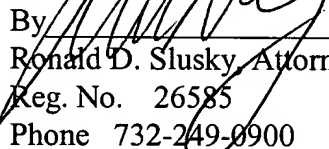
INFORMATION DISCLOSURE STATEMENT

In accordance with 37 CFR 1.97, the enclosed Information Disclosure Statement, with attached reference(s), is submitted for consideration in the above-identified application.

No first Office action on the merits has been received. Accordingly, it is not believed that any fee is due.

In the event of non-payment or improper payment of a required fee, the Commissioner is authorized to charge or credit **Deposit Account No. 502186** as required to correct the error.

Respectfully,
David P. Maher

By 

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